

“The girls who have participated in the Economic Literacy program absolutely love it! (The program) ... meets the need to prepare girls for economic self-sufficiency by providing information and activities in a manner that is clear, fun, and appealing for girls of all ages.”

— Lourdes Martinez, Teen Coordinator and Eureka!® Manager, Girls Inc. of Orange County, CA

Why This Program?

Economic literacy—the ability to use basic economic concepts to make decisions about earning, saving, spending, and sharing money—is a skill. As with reading and writing, a working knowledge of basic economic concepts is essential for future success. Whether a girl is from a low-income or wealthy home, whether she lives in a rural or urban community, she is likely to work for pay for much of her adult life, and at some point in her life she is likely to be responsible for her own financial well-being.

Girls tend to feel less confident than boys about managing money. Socially, girls tend to be taught that their role is to be the caregiver and nurturer while boys tend to be taught that they are to be providers which includes managing finances. In turn, when girls grow up and earn wages, they are less likely than their male counterparts to know how to manage their finances.

It is critical that girls have the support and skills to enhance their financial competence and confidence and to help them exercise control over their financial future. Additionally, given long-standing gender disparity in pay and income, it is also critical that girls gain a sense of economic justice so that they can better understand and assert rights relevant not only to their own economic well-being, but also the economic well-being of all girls and women, their families, their communities, their country, and their world.

About the Program: Girls Inc. Economic Literacy®

Through Girls Inc. Economic Literacy, girls learn about money and the economy, including how to manage, invest, and save money and how to help others through philanthropy. As girls explore how the economy affects everyone locally and globally, they develop skills critical to being financially savvy and to becoming economically independent adults. The following core components give girls a foundation for an economically independent adulthood and an understanding of key economic concepts at the individual, family, community, national, and global levels and of the impact that girls can have.

- **She’s on the Money!**® (for girls ages 6 to 8) uses games, role plays, art projects, and field trips to build girls’ skills for identifying and counting money and to increase their

understanding of basic concepts and topics such as using banks, saving for the future, planning for a career, differentiating between wants and needs, donating and volunteering, comparison shopping, taxes and government services, and global economics.

- **Dollars, Sense, and Me**™ (for girls ages 9 to 11) further enhances girls’ understanding of economic and financial concepts and introduces additional topics and skills, including exchanging goods and services, investing in the stock market, entrepreneurship, budgeting, writing checks, and labor and management.

- **Equal Earners, Savvy Spenders**™ (for girls ages 12 to 14) deepens girls knowledge about and appreciation for economic and financial topics covered by previous components. Additional skills and topics include loan options, investment risk vs. return, consumer tips, credit card use, labor laws, economic equity for women and girls, work-life balance, and global economics.

- **Futures and Options**™ (for girls ages 15 to 18) prepares girls for entering the world of work by helping them examine topics such as attitudes and values about money, career strategies, economic justice and workers’ rights, paycheck deductions, responsible use of credit and avoiding predatory lenders, renting vs. buying, and investing.

Ancillary Components:

- **Mother-Daughter Communications Workshop:** This four-hour workshop for girls ages 9 to 14 and their mothers or “other mothers” enhances communication and listening skills by using activities and questions around economic literacy as one of the foundation topics.

About Girls Inc.

Girls Inc. inspires all girls to be strong, smart, and bold, providing more than 138,000 girls across the U.S. and Canada with life-changing experiences and real solutions to the unique issues girls face. Girls Inc. gives girls the right tools and support

to succeed, including trained professionals who mentor and guide them in a safe, girls-only environment, peers who share their drive and aspirations, and research-based programming. At Girls Inc., girls learn to set and achieve goals, boldly confront challenges, resist peer pressure, see college as attainable, and explore nontraditional fields such as STEM. Informed by the experiences of girls and their families, Girls Inc. works with policymakers to advocate on key legislation and initiatives.

With Girls Inc. in her corner, every girl can be healthy, educated, and independent. Join us at girlsinc.org.

